

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Andrew Mundorf
Tilicia Mundorf
Debtors

Case No. 13-02029-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: LyndseyPr
Form ID: 3180W

Page 1 of 2
Total Noticed: 40

Date Rcvd: Jul 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2018.

db/jdb
4298894 +Andrew Mundorf, Tilicia Mundorf, 740 Rachel Drive, York, PA 17404-8630
4298895 +Commonwealth Financial, 245 Main Street, Scranton, PA 18519-1641
4298899 +Credit Bureau of York, Inc., 33 S. Duke Street, York, PA 17401-1485
4357802 +Lendmark Financial Services, 8519 Liberty Road, Randallstown, MD 21133-4834
+Lendmark Financial Services, Inc., c/o Jason R. Weber, Esquire, Fradkin & Weber, P.A.,
200 East Joppa Road, Suite 301, Towson, MD 21286-3108
4376704 +Lendmark Financial Services, Inc., 460 Prospect Blvd. Unit 050, Frederick, MD 21701-6400
4298904 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)
4298905 NCO Fin/51, PO Box 13574, Philadelphia, PA 19101
4395198 +State of Maryland, ATTN: Collection, 110 Carol Street, Annapolis, MD 21411-1000
4345143 +William E. Craig, Esquire, Morton & Craig, LLC, 110 Marter Ave Suite 301,
Moorestown, NJ 08057-3125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4298888 EDI: AFNIRECOVERY.COM Jul 25 2018 13:13:00 AFNI Inc., 1310 MLK Drive, P.O. Box 3427,
Bloomington, IL 61702-3427
4298887 +E-mail/Text: seinhorn@ars-llc.biz Jul 25 2018 09:17:34 Ability Recovery Services,
P.O. Box 4031, Wyoming, PA 18644-0031
4364300 +EDI: AFNIRECOVERY.COM Jul 25 2018 13:13:00 Afni, Inc, PO Box 3667,
Bloomington, IL 61702-3667
4346228 EDI: AIS.COM Jul 25 2018 13:13:00 American InfoSource LP as agent for, WellSpan Health,
as assignee of YORK HOSPITAL, PO Box 248838, Oklahoma City, OK 73124-8838
4325856 EDI: AIS.COM Jul 25 2018 13:13:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4298889 +EDI: TSYS2.COM Jul 25 2018 13:13:00 Barclays Bank Delaware, 1007 North Orange Street,
Wilmington, DE 19801-1239
4298890 EDI: CAPITALONE.COM Jul 25 2018 13:13:00 Cap One, P.O. Box 85520, Richmond, VA 23285
4327286 +E-mail/Text: bankruptcy@cavps.com Jul 25 2018 09:17:22 Cavalry Portfolio Services,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
4298891 +EDI: CHASE.COM Jul 25 2018 13:13:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
4298896 +EDI: ESCALLATE.COM Jul 25 2018 13:13:00 Escallate LLC, 5200 Stoneham rd.,
North Canton, OH 44720-1584
4298897 +EDI: AMINFOFP.COM Jul 25 2018 13:13:00 First Premier Bank, 601 S. Minnesota Ave,
Sioux Falls, SD 57104-4868
4298898 +EDI: CITICORP.COM Jul 25 2018 13:13:00 Goodyr/cbna, P.O. Box 6497,
Sioux Falls, SD 57117-6497
4395196 EDI: IRS.COM Jul 25 2018 13:13:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
4344751 EDI: JEFFERSONCAP.COM Jul 25 2018 13:13:00 Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-
4298900 +EDI: MID8.COM Jul 25 2018 13:13:00 Midland Funding LLC, 8875 Aero Drive,
San Diego, CA 92123-2255
4298901 EDI: CBS7AVE Jul 25 2018 13:13:00 Midnight Velvet, 1112 7th Avenue,
Monroe, WI 53566-1364
4323029 +EDI: CBS7AVE Jul 25 2018 13:13:00 Midnight Velvet, c/o Creditors Bankruptcy Service,
P.O. Box 740933, Dallas, TX 75374-0933
4298903 E-mail/Text: Bankruptcies@nragroup.com Jul 25 2018 09:17:38 National Recovery Agency,
PO Box 67015, Harrisburg, PA 17106-7015
4298902 +E-mail/Text: Bankruptcies@nragroup.com Jul 25 2018 09:17:38 National Recovery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036
4335793 +EDI: OPHSUBSID.COM Jul 25 2018 13:13:00 OAK HARBOR CAPITAL VII, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4366661 EDI: PRA.COM Jul 25 2018 13:13:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4298906 +EDI: PRA.COM Jul 25 2018 13:13:00 Portfolio Recovery&affil, 120 Corporate Blvd. Suite 1,
Norfolk, VA 23502-4952
4324017 +E-mail/Text: csidl@sbcglobal.net Jul 25 2018 09:17:25 Premier Bankcard/ Charter,
P.O. Box 2208, Vacaville, CA 95696-8208
4600196 EDI: RECOVERYCORP.COM Jul 25 2018 13:13:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4298907 EDI: CBS7AVE Jul 25 2018 13:13:00 Seventh Avenue, 1112 7th Avenue,
Monroe, WI 53566-1364
4321406 +EDI: CBS7AVE Jul 25 2018 13:13:00 Seventh Avenue, c/o Creditors Bankruptcy Service,
P.O. Box 740933, Dallas, TX 75374-0933
4344918 EDI: TFSR.COM Jul 25 2018 13:13:00 Toyota Motor Credit Corporation,
19001 South Western Avenue, PO Box 2958, Torrance, CA 90509
4298908 +EDI: TFSR.COM Jul 25 2018 13:13:00 Toyota Motor Credit Co, 240 Gibraltar Road, Suite 260,
Horsham, PA 19044-2387
4310567 EDI: TFSR.COM Jul 25 2018 13:13:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
Cedar Rapids, Iowa 52408-8026
4390312 EDI: ECMC.COM Jul 25 2018 13:13:00 U.S. Department of Education, PO Box 16448,
St. Paul, MN 55116-0448

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4344921* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-)

4348188* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617)

4298892 ##+Commercial Acceptance Co, 4807 Jonestown Road, Ste 247, Harrisburg, PA 17109-1744

4298893 ##+Commerical Acceptance, 2 West Main Street, Shiremanstown, PA 17011-6326

TOTALS: 0, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Joshua I Goldman on behalf of Creditor NATIONSTAR MORTGAGE, LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Paul Donald Murphy-Ahles on behalf of Debtor 1 Andrew Mundorf pmurphy@dplglaw.com,
kgreene@dplglaw.com
Paul Donald Murphy-Ahles on behalf of Debtor 2 Tilicia Mundorf pmurphy@dplglaw.com,
kgreene@dplglaw.com
Recovery Management Systems Corporation claims@recoverycorp.com
Thomas I Puleo on behalf of Creditor NATIONSTAR MORTGAGE, LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
Toyota Motor Credit Corporation Valerie_Sato@toyota.com, Nicole_Rivas@toyota.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William E. Craig on behalf of Creditor Toyota Motor Credit Corporation
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9

Information to identify the case:

Debtor 1 **Andrew Mundorf**
First Name Middle Name Last Name
Debtor 2 **Tilicia Mundorf**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:13-bk-02029-RNO**

Social Security number or ITIN **xxx-xx-6538**
EIN --
Social Security number or ITIN **xxx-xx-6653**
EIN --

Order of Discharge

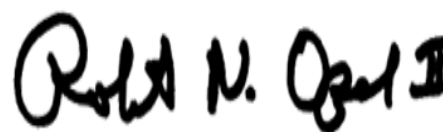
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Andrew Mundorf

Tilicia Mundorf

By the
court:

July 24, 2018

Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: LyndseyPrice, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.